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FAX COVER SHEET

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To: Examiner A. Kalinowski
From: Raymond A. Joao, Esq.
Date: January 30, 2003
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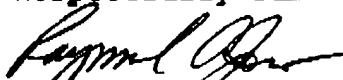
GROUP 3600

Re: U.S. Patent Application Serial No. 09/391,335

Examiner Kalinowski:

Please find transmitted herewith a RESPONSE TO OFFICE
COMMUNICATION for entry in the above-identified
application.

Respectfully Submitted,


Raymond A. Joao
Reg. No 35,907

#16/F Supp.
Amitt
Lounan
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I hereby certify that this correspondence is being transmitted via facsimile transmission to Examiner A. Kalinowski of Examining Group 3600 at 703-872-9326 on February 1, 2003.


Raymond A. Joao

RJ026

Official

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO. : 09/391,335

FILED : SEPTEMBER 7, 1999

FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION

EXAMINER : A. KALINOWSKI

GROUP : 3626

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GROUP 3600

Assistant Commissioner for Patents
Washington, D.C. 20231

RESPONSE TO OFFICE COMMUNICATION

Sir:

This is a Response to the Office Communication, mailed January 29, 2003, wherein the Examiner objected to the Applicant's reply filed on 11/19/2002. Applicant believes that the reply to which the Examiner is referring is the Third Supplemental Amendment filed on November 14,